

# GIFTS BTR Interface File Layout

Bank of New Zealand PC Business Banking



This document is prepared by the Bank of New Zealand to assist PC Business Banking users interface their systems to PC Business Banking.

If further assistance is required, please call the PC Business Banking Helpdesk on 0800 280 269.

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# File Layouts for GIFTS BTR

## Introduction

PC Business Banking allows an electronic bank statement to be delivered to your desktop as regularly as you would like. The transaction information downloaded during this process can be exported into a Tab Separated or ASCII text file to a destination of your choice or it can be printed. To run an automatic update from this process is therefore difficult without a human interface.

PC Business Banking will also allow the delivery of electronic transaction information in the GIFTS (comma delimited) format. Therefore allowing greater ease for this information to be integrated into an account systems.

## File Record Limitations and Restrictions for GIFTS

Two files are delivered on a daily basis in the GIFTS format and will be delivered to the directory specified in PC Business Banking. The files contain balance information (\*.BAL) and transaction information (\*.TRN). Two other files are available on request. The files contain fluctuation information (\*.FLU) and profile information (\*.PRF). The files are in ASCII format, with each field being separated by a comma and specific fields containing the data within quotation marks (""") eg:

3,205482,"02-573-0015170-00",-123.45,Serial Number,015,"Particulars","Code", "Reference","OP Name","dd-mm-yy"

Each record is terminated with a Carriage Return Line Feed combination. The file naming convention is as follows:

YYMMDD.???

Where YYMMDD = today's date. The file will contain yesterday's information

??? = file extension eg. TRN for transaction information

### Transaction Record

Transaction records contain a record type identification digit to describe the type of data contained within the record. The record type precedes the data eg. The transaction record above contains a '3' at the beginning of the record as an identification digit.

Details of the contents of the transaction records can be supplied by the Bank eg. transaction codes, Bank/Branch numbers, account suffix descriptions etc.

### Account Profiles and Fluctuations – (available upon request)

Account Profiles contain general account information eg. accrued interest, debit and credit interest rates etc.

Account Fluctuations contain the highest and lowest balances for each month if available.

### Account Number Structure

Account numbers are shown in the following format:

BB-bbbb-nnnnnn-ss

BB – Bank Number. Each bank has a unique two digit Bank Number eg. '02' indicated Bank of New Zealand.

bbbb = Branch Number. Each branch for each bank has a unique 4 digit Branch Number eg. 0500 indicates the Bank of New Zealand Wellington Branch.

nnnnnn = Account Number. Basic account numbers contain a high order zero and six digits, they are always zero filled.

ss = Suffix. Within the basic account number, customers can maintain a range of suffixes. Different suffixes have varying attributes eg. 00-29 are cheque accounts, 81 is a term investment, 91 is a term loan. A basic account number and suffix make up one account number eg. 0015170-00 is a cheque account for a customer.

A full list of Bank and Branch numbers is available from the Bank.

## File Layout

### Balance File Format

The balance file contains a single record for each account loaded. Amount fields are zero filled in balance or total transactions is zero. This record is in the following format:

Field name	Data type	Field length*	Detail	Default
Subscriber ID	Numeric	6 digits	Customer Number	
Account Number	Alpha/Numeric	18 characters	Quoted string	
Opening Balance	Numeric	13 characters	Debit balance preceded by a minus sign Decimal point present	
Total Debits Transactions	Numeric	13 characters	Preceded by a minus sign Decimal point present	
Total Credits Transactions	Numeric	13 characters	Decimal point present	
Closing Balance	Numeric	13 characters	Debit balance preceded by a minus sign Decimal point present	
Transaction Date	Alpha/Numeric	8 characters	Quoted String in format dd/mm/yy	

\* Excludes quotation marks where applicable.

#### Example Balance File

```
123456,"02-0573-0123456-00", 000031125.95,-000030000.00, 000012593.14, 000013719.09,"01/07/99"  
123456,"02-0573-0123456-02", 000000000.00, 000000000.00, 000000000.00, 000000000.00,"01/07/99"  
123456,"02-0573-0123456-03",-000790536.90,-008550509.87, 016846403.17, 007505356.40,"01/07/99"  
123456,"02-0573-0123456-04", 000000000.00, 000000000.00, 000000000.00, 000000000.00,"01/07/99"  
123456,"02-0573-0123456-05", 000026612.95,-000001693.65, 000000000.00, 000024919.30,"01/07/99"
```

## Transaction File Format

The records are identified by the first field:

- 3 Account Transaction
- 5 Opening Account Balance
- 6 Closing Account Balance
- 8 Account Total Record (for each account suffix)
- 9 Account Total Record (for all accounts in the download)

### Example File

```
3,123456,"02-0573-0403532-00",425.00,00000000000,050,"007013033211","",,"",,"07/01/98","02-1201","15","3019","02-0573-0403532-00"
3,123456,"02-0573-0403532-00",-700.31,000000500082,000,"",,"",,"07/01/98","06-0601","15","9505"
3,123456,"02-0573-0403532-00",-2215.89,000000500077,000,"007011010791","",,"",,"07/01/98","02-1201","15","0952","02-0573-0403524-00"
3,123456,"02-0573-0403532-00",-4018.33,000000500079,000,"",,"",,"07/01/98","06-0601","15","9505"
3,123456,"02-0573-0403532-00",-6450.36,000000500081,000,"",,"",,"07/01/98","06-0601","15","9505"
3,123456,"02-0573-0403532-00",19186.88,000000000000,050,"007013033207","",,"",,"07/01/98","02-1201","15","3019","02-0573-0403532-00"
5,123456,"02-0573-0403532-00",24128.13,"",,"",,"OPENING BALANCE","",,"",,"JBK LTD","07/01/98"
6,123456,"02-0573-0403532-00",30355.12,"",,"",,"CLOSING BALANCE","",,"",,"JBK LTD","07/01/98"
8,123456,"02-0573-0403532-00",-13384.89,4,000,"DEBITS","",,"",,"07/01/98"
8,123456,"02-0573-0403532-00",19611.88,2,050,"CREDITS","",,"",,"07/01/98"
3,123456,"02-0573-0403532-00",10.00,000000000000,050,"L/FEE","K HEYRICK","",,"Mrs K A Keyrick","07/01/98","16-4465","AP","9998","16-4465-0571258-56"
3,123456,"02-0573-0403532-02",-23.98,000000001289,000,"",,"",,"07/01/98","25-2500","00","0007"
3,123456,"02-0573-0403532-02",55.00,000000000000,050,"W/VALLEY","MELOONE","",,"MCLOONE KS & KV","07/01/98","02-0600","AP","0318","02-0600-0263349-00"
3,123456,"02-0573-0403532-02",175.00,000000000000,050,"EDINBURGH","GRACE","SMART","GRACE MISS L M","07/01/98","15-3952","AP","",,"15-3952-0419478-26"
3,123456,"02-0573-0403532-02",180.00,000000000000,050,"PAGE ST","CARPENTER","MAFFEY","CARPENTER H C","07/01/98","11-7500","AP","",,"11-7500-0683583-55"
3,123456,"02-0573-0403532-02",180.00,000000000000,050,"88A WITHER","FITZPATRICK","RAMSAY","FITZ-PATRICK T A","07/01/98","01-0598","AP","",,"01-0598-0135988-00"
3,123456,"02-0573-0403532-02",-296.00,000000001310,000,"CSN 405603","",,"",,"07/01/98","01-0071","15","5603"
3,123456,"02-0573-0403532-02",330.00,000000000000,050,"",,"",,"MORE A J","07/01/98","11-7500","AP","",,"11-7500-0577385-55"
3,123456,"02-0573-0403532-02",370.00,000000000000,050,"CRICKLEWOOD","INGRAM","LUCAS","Marlborough Holdings","07/01/98","16-4416","ap","9998","16-4416-0897403-00"
5,123456,"02-0573-0403532-02",9140.50,"",,"",,"OPENING BALANCE","",,"",,"JBK LTD","07/01/98"
6,123456,"02-0573-0403532-02",10130.52,"",,"",,"CLOSING BALANCE","",,"",,"JBK LTD","07/01/98"
8,123456,"02-0573-0403532-02",-319.98,2,000,"DEBITS","",,"",,"07/01/98"
8,123456,"02-0573-0403532-02",1300.00,7,050,"CREDITS","",,"",,"07/01/98"
5,123456,"02-0573-0403532-03",384.08,"",,"",,"OPENING BALANCE","",,"",,"JBK LTD","07/01/98"
6,123456,"02-0573-0403532-03",384.08,"",,"",,"CLOSING BALANCE","",,"",,"JBK LTD","07/01/98"
8,123456,"02-0573-0403532-03",0.00,0,000,"DEBITS","",,"",,"07/01/98"
8,123456,"02-0573-0403532-03",0.00,0,050,"CREDITS","",,"",,"07/01/98"
9,999999,"99-9999-9999999-99",-13704.87,6,000,"DEBITS","",,"",,"07/01/98"
9,999999,"99-9999-9999999-99",20921.88,9,050,"CREDITS","",,"",,"07/01/98"
```

## Account Transaction Record

Field name	Data type	Field length*	Detail	Default
Record Type	Numeric	1 digit	Indicates type of record <sup>†</sup>	3
Subscriber ID	Numeric	6 digits	Customer Number	123456
Account number	Numeric	18 digits	Quoted String	
Amount	Numeric	Minimum 4 digits	Preceded by a minus sign to denote a debit Decimal point is present	
Serial Number	Numeric	12 digits	Zero filled	
Transaction Code	Numeric	3 digits	Defines the type of transaction <sup>†</sup>	
Particulars	Alpha/Numeric	Maximum 12 characters	Quoted string. Empty if no data	
Code	Alpha/Numeric	Maximum 12 characters	Quoted string. Empty if no data	
Reference	Alpha/Numeric	Maximum 12 characters	Quoted string. Empty if no data	
Other Party Name	Alpha/Numeric	Maximum 20 characters	Quoted string. Empty if no data	
Transaction Date	Alpha/Numeric	8 characters	Quoted string. Format is dd/mm/yy	
Input Branch Number	Alpha/Numeric	7 digits	Quoted string. Shows Bank and Branch # number where transaction input. BB-bbbb	
Transaction Type	Alpha/Numeric	2 digits	Quoted string. Shows source of transaction #	
Batch Number	Numeric	4 digits	Quoted string. Shows batch number of # inputting Bank/Branch	
Payer A/c Number Data	Alpha/Numeric	15 or 16 digits	Quoted string. Includes Bank/Branch and # Account Number	
* Excludes quotation marks where applicable		† A list of record type indicators is available from the Bank		
‡ A full list of Transaction Codes is available from the Bank		# Extended data field. May not be populated in all transaction types		

### Transaction Type Code

Alpha codes at present are:

AD Force ADIS transaction	FX Foreign Exchange transaction
AP Automatic Payment from our customer's account	KT KITS transaction
AT ATM transaction	MA MTS Monthly Accounts
BP Bill Payment	MM Money Market transaction
DC Direct Credit (MTS transaction, automatic payment to our customer's account)	PC Terminal input / TMS
DD Direct Debit transaction	PS EFTPOS transaction
ET Teller terminal transaction	SD Same Day cleared payment
FT CEC Funds Transfer	SW Social Welfare payment
	TB IVR Fund Transfer

**Other common codes are:**

00 Normal bank item

15 Bank interchange transaction

**Example of Transaction Record**

3,123456,"02-0573-0403532-02",-180.00,000000000000,050,"88A WITHER","FITSPATRICK","RAMSAY","FITZ-PATRICK","07/01/98","01-0598","AP","","01-0598-0135988-00"

3,123456,"02-0573-0403532-02",-096.00,000000001310,000,"CSN 405603","","","07/01/98","01-0071","15","5603"

3,123456,"02-0573-0403532-02",330.00,000000000000,050,,,,,"MOORE A J","07/01/98","11-7500","AP","","11-7500-0577385-55"

3,123456,"02-0573-0403532-02",370.00,000000000000,050,"CRICKLEWOOD","INGRAM","LUCAS","Marlborough Holdings","07/01/98","16-4416","AP","9998","16-4416-0897403-00"

**Opening Balance Record**

Field name	Data type	Field length*	Detail	Default
Record Type	Numeric	1 digit	Indicates type of record	5
Subscriber ID	Numeric	6 digits	Customer Number	123456
Account Number	Alpha/Numeric	18 characters	Quoted string	
Opening Balance	Numeric	Minimum 4 digits	Amounts up to \$999M Debit Balance preceded by minus sign Decimal point present	
Null Field	Numeric		Empty quoted string	
Null Field	Alpha		Empty quoted string	
Record Description	Alpha	Opening Balance	Quoted string stating Opening Balance	
Null Field	Alpha		Empty quoted string	
Null Field	Alpha		Empty quoted string	
Customer Name	Alpha/Numeric	Maximum 15 characters	Quoted string. Customer account name.	
Transaction Date	Alpha	8 characters	Quoted string in format dd/mm/yy	

\* Excludes quotation marks where applicable

**Example of Opening Balance Record**

5,123456,"02-0573-0403532-02",9140.50,,,,,"OPENING BALANCE","","","JBK LTD","07/01/98"

### Closing Balance Record

Field name	Data type	Field length*	Detail	Default
Record Type	Numeric	1 digit	Indicates type of record	6
Subscriber ID	Numeric	6 digits	Customer Number	123456
Account Number	Alpha/Numeric	18 characters	Quoted string	
Opening Balance	Numeric	Minimum 4 digits	Amounts up to \$999M Debit Balance preceded by minus sign Decimal point present	
Null Field	Numeric		Empty quoted string	
Null Field	Alpha		Empty quoted string	
Record Description	Alpha	Closing Balance	Quoted string stating Closing Balance	
Null Field	Alpha		Empty quoted string	
Null Field	Alpha		Empty quoted string	
Customer Name	Alpha/Numeric	Maximum 15 characters	Quoted string. Customer account name.	
Transaction Date	Alpha	8 characters	Quoted string in format dd/mm/yy	

\* Excludes quotation marks where applicable

### Example of Closing Balance Record

6,123456,"02-0573-0403532-02:,10130.52,,,,,"CLOSING BALANCE",,,,,,"JBK LTD",,"07/01/98"

### Account Suffix Total Record

Field name	Data type	Field length*	Detail	Default
Record Type	Numeric	1 digit	Indicates type of record	8
Subscriber ID	Numeric	6 digits	Customer Number	123456
Account Number	Alpha/Numeric	18 characters	Quoted string	
Total Amount of Transactions for this Suffix	Numeric	Minimum 4 digits	Amounts up to \$9B Debit transactions preceded by minus sign Zero filled as 0.00. Decimal point present	
Total number of Transactions	Numeric	Maximum 6 digits	Zero if no transactions of a particular record type	
Transaction Code	Numeric	3 digits	000 for Debits 050 for Credits	
Record Description	Alpha	7 characters	Quoted string DEBITS = debit transactions CREDITS = credit transactions	
Null Field	Alpha		Empty quoted string	
Null Field	Alpha		Empty quoted string	
Null Field	Alpha		Empty quoted string	
Transaction Date	Alpha/Numeric	8 characters	Quoted string in format dd/mm/yy	

\* Excludes quotation marks where applicable

### Example of Account Suffix Total Record

8,123456,"02-0573-0403532-02:,-319-98,2,000,"DEBITS",,,,,,"07/01/98"

8,123456,"02-0573-0403532-02:,1300.00,7,050,"CREDITS",,,,,,"07/01/98"



### All Accounts Total Record

Field name	Data type	Field length*	Detail	Default
Record Type	Numeric	1 digit	Indicates type of record	9
Nominal Subscriber ID	Numeric	6 digits	Customer Number	123456
Nominal Account Number	Alpha/Numeric	18 Characters	Quoted string Always: "99-9999-9999999-99"	
Total Amount of Transactions for this Suffix	Numeric	Minimum 4 digits	Amounts up to \$9B Debit transactions preceded by minus sign Zero filled as 0.00. Decimal point present	
Total number of Transactions	Numeric	Maximum 6 digits	Zero if no transactions of a particular record type	
Transaction Code	Numeric	3 digits	000 for Debits 050 for Credits	
Record Description	Alpha	7 Characters	Quoted string DEBITS = debit transactions CREDITS = credit transactions	
Null Field	Alpha		Empty quoted string	
Null Field	Alpha		Empty quoted string	
Null Field	Alpha		Empty quoted string	
Transaction Date	Alpha/Numeric	8 Characters	Quoted string in format dd/mm/yy	
* Excludes quotation marks where applicable				

### Example of All Accounts Total Record

9,999999,"99-9999-9999999-99",-13704.87,6,000,"DEBITS","","","07/01/98"

9,999999,"99-9999-9999999-99;,20921.88,9,050,"CREDITS","","","07/01/98"

## Further information

For more information on Bank of New Zealand PC Business Banking, please contact the Bank of New Zealand PC Business Banking Helpdesk on the freephone number below.

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PC Business Banking Helpdesk **0800 280 269**  
**[www.bnz.co.nz/pcbanking](http://www.bnz.co.nz/pcbanking)**